close touch with each other's activities and needs.

These residence arrangements had considerable bearing on the amount of help at hand for a pregnant, parturient, or lactating woman, especially since every woman expected to bear her child at home. A woman's first child was often born while she was still resident in the house of her parents or parents-in-law. If the separate household had been set up, and especially if there were other small children, a parturient's mother or other relative came to stay with her for delivery and post-delivery care, or a woman might return to her parental or her husband's home for the event. In fact, since husbands and wives were both needed in the fields, it took great diligence for a woman, without extra kinfolk in the house, to carry on child-care, cooking, and field-work, and then undergo child-bearing besides. The extensive overlap in the division of labor (Sharp et al. 1953:94-98), though, resulted in much sharing by husbands in the household chores, so that the burdens were somewhat eased. Help in child-birth was one of the areas of mutual aid freely accorded by neighbors, so all women could count on adequate or even ample help at this time.

Wealth Differences:

Way of Life

Real polarities of wealth existed. A well-to-do person owned rice fields, a good house, and had many devoted kinsmen. Teachers who were governmental civil servants and a few of the traders were somewhat better off because they had regular sources of cash. A poor man, owning no land, lived humbly and hired out at day labor and other odd jobs. Yet the way of life of the well-to-do was not very different from that of the poor. Practically all persons worked in the fields or at related activities, wore the same cotton clothes, and ate the same food. Rice was plentiful. Fish, fruit, vegetables, and fuel could be amply obtained practically without cost, though it was also possible to spend money on these. Yet here and there persons were beginning to lose their old satisfaction in life as a farmer. Changes were beginning to come in, heralded by such things as hair permanently waved, gasoline pressure-lamps, increased geographical and political awareness, grumbling over the cost of living, and frustration over rising expectations. Urban life as met with in Bangkok was viewed with some awe as a glittering universe with different ideas and needs, yet also with some uneasiness. The city dwellers sometimes looked down on the country dwellers and made them feel uncomfortable.

262 preserved vegetables which were purchased and used frequently
432 by families participating in the dietary study.

262 The food costs reported by Janlekha (1955) were esti-
435 mates recorded from memory at relatively frequent intervals. The average per capita cost, 0.44 baht per day, was similar to the average cash expenditure of 0.47 baht per person among 11 families participating in the dietary study (based on the average of 4 survey days for each family). Thus, in Bang Chan, cash expenditure for food appeared to be relatively small, i.e. farm families produced a large share of all food consumed. If money were not available to buy, they would still have enough to eat, but it might lack variety. One informant said, for instance, that he usually bought a coconut every other day, but during October, when cash was short, he bought none. Janlekha (1955) considered the estimates obtained for expenditures for fruits and vegetables less reliable than for items purchased more regularly.

262 In Table 2, the percentage distribution of food
• 511

Table 2. Division of Food Expenditures by Food Groups, for Eleven Families that Participated in the Dietary Study, 1953-54

	A 6 families[1] %	B 5 families[1] %
Animal foods	30.8	39.3
Fruits[2]	30.3	26.3
Vegetables[3]	28.7	17.0
Fats and Oils	3.3	8.4
Sugar	3.6	3.5
Pulses, nuts	--[4]	0.9
Spices, etc.	2.7	--[4]
Miscellaneous	0.7	4.5

1. Based on 4 days per family.

2. Primarily coconut.

3. Chiefly non-leafy

4. The dash indicates no purchase or a value of less than 0.1%.

262 expenditures by food groups is shown for the 11 families that
511 participated in the dietary study.

Consumption of canned foods was negligible. Some canned fish and fruits were on sale at stores in the village, in 1952-54, but were seldom seen in homes.

262 Sweetened condensed milk, which was served in coffee
272 sold at the stores, was occasionally bought for the children.
854 On one occasion, a woman was seen buying milk diluted with
855 hot water as a beverage. Among 526 records of food eaten by school children during 24 hour periods, milk appeared twice only, once with coffee. Dried milk, for infant feeding, was used occasionally. During 1952-54, several instances were noted in which dried milk, mixed with water, was used to feed an infant while the mother was at work in the field or engaged in vending, but we encountered one case only of an infant who was not breast fed. This was an infant whose mother died when he was five days old, and who was reared by grandparents.

262 Relatively few items of food were available at the vil-
443 lage stores. In the inventory of the largest of the three
[277] stores in the village in 1948-49 (Sharp et al., 1953, pp. 211-212) the following items of food were listed: big dried chilies, shrimp paste, onion, garlic, fish sauce (fishsoy), salted fish, fresh chilies, limes, coconut, coconut oil[1], brown (palm) sugar, tea, coffee, condensed milk, orangeade and lemonade (carbonated), sweets, liquor, ingredients (including a lime paste) used together in betel chewing.[2]

New stock received in December by a local vender who kept a few items for sale at her house included mature green beans, black beans, peanuts, sweet potatoes, salted turnip, pickled garlic and tomato sauce.

272 Larger stores served as informal men's clubs where tea,
443 coffee with condensed milk, and carbonated beverages were
515 sold primarily for consumption on the premises. The proprietor of a new store, built in December 1952, sold no liquor.

273 We have no estimate of the amount of liquor sold in Bang
[445] Chan, although for those who drank it, its caloric value might be of significance.[3] About 9% of the householders interviewed

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[354] 1. Listed by Sharp et al. with non-food items, as much of it was burned in lamps.

2. Included here as food since some calcium may be obtained from this source.

3. One observer estimated the intake of certain village men who drank regularly as at least 2 oz. of rice liquor (28-35% alcohol) per day, representing about 100 calories. The estimated intake of women who drank regularly was about 1 oz. per day.

per day were calculated for Groups A and B by Round and for all survey days (24 days for 6 families in Group A, 20 for 5 families in Group B). The total amounts eaten per capita per day, of various food groups, and the relative nutrient contributions of these groups were also calculated.

Results and Discussion

Socio-Economic Situation of the Two Groups of Families Studied

General Socio-Economic Conditions. - In the course of the study the observers were able to obtain information, both by inquiry and direct observation, on the economic condition of the families. Questions about land holdings, the amount of land farmed, number of working buffaloes owned, number of priests to whom food was given and sources of income, were asked during the second Round of the survey, after the participants were acquainted with both the field workers and the procedures. As raw foods were weighed, the observer asked if they were home grown or prepared, and recorded the cost of foods purchased.

Although our sample was not stratified with respect to economic condition, the families in Group B, i.e. those chosen for apparently better nutriture, proved to be more prosperous than those in Group A (Table 8). With the exception of Household 222 in Group A, rice production was the main source of income. Families in Group B had a greater capital investment in land and buffalo, and worked more land, having more productive hands per family available. Farm work was finished sooner, hence members could begin intensive fishing earlier than in Group A. All children aged 13-15, in both groups, did light farm work and/or selling in market, cooking, baby tending and care of buffalo. In all households, husband or wife or both came from old families in the community, hence had extensive kinship relations.

From the viewpoint of parents, the "peak of life" was the time when children were no longer dependent, but productive, unmarried workers whose earnings stayed within the family. Household 16 was such a family, forward looking, progressive and optimistic. The successful and respected couple in Household 25 would enter this "peak of life" situation in a few years. Household 20 included a widower and his almost grown daughter living with his younger brother and the latter's family, and their senile mother, in harmonious cooperation. Ample land, housing, buffalo and farm labor combined with other skills, made for good living. In Household 21, two strong, unmarried sons still lived with their elderly parents. The only poor family, of low status, in Group B, was Household 23. By great industry, especially in

[Text continues on page 63 --- Analyst]

511
62

Table 8. Summary of Economic Conditions of the Two Groups of Households Participating in Dietary Studies

Household Group and Code No.	Members	Land: Rai Worked	Land: Rai Owned	Buffalo[1]	Food Cost[2]: Total	Food Cost[2]: Per Cap.	No. of Priests Fed	Sources of Income
Group A								
222	5	0	0	0	2.96	0.59	0	Labor contractor; hired out as labor; boat repair; fishing; vegetables sold; canal digging.
12	3	12	0	1	2.70	0.90	0	Rice production; occasional work in Bangkok.
215	5	14	0	1	1.59	0.32	0	Rice production; wife, a medium.
67	5	16	6	1-0	2.52	0.50	0	Rice production; eggs sold; road jobs.
2	6[3]	20	0	2	3.97	0.66	3	Rice production; "professional cook".
103	8	47	12	5	2.04	0.26	2[4]	Rice production; eggs, fish, mushrooms sold; buffaloes raised.
Mean		18.2	3.0	1.6	2.37	0.49	0.7	
Group B								
23	8[3]	6	0	1	1.56	0.19	0	Rice production; selling fish and vegetables; masseur.
21	4	25	25	3	1.92	0.48	3	Rice production; headman
16	8	47	47	5	2.70	0.34	2	Rice production; vegetables, fruit sold; road jobs.
25	8	50	50	3	7.97	1.00	2	Rice production; eggs, mushrooms sold.
20	9	66	51	1[1]	2.47	0.27	2	Rice production; ceremonialist; doctor; carpentry; trading; eggs collected and sold.
Mean		38.8	34.7	2.6[1]	3.32	0.45	1.8	

1. The buffalo belonging to Household 67 died during the year. In Household 20, the brother who moved in owned several buffalo, thus the total for Group B was more than the number shown.

2. Average cash expenditure per day, in baht. (One baht equalled about 5 cents) Household 222 received rice as part of wages.

3. Babies born during Round IV were not included. In Household 23, a 12-year old son served as temple boy and was away from home much of the time.

4. Rainy season only, when priests could come by boat; counted as 1 in computing average.

fishing and selling vegetables, they managed to obtain a fair diet. The father's skill as a masseur was valued especially at periods of heavy farm work, after childbirth, and by the cooks at a ceremonial feast. This brought in from 2 to 12 baht per week.

In Group A, Families 67 and 103 were at the most difficult period of life, with young, dependent children, and housing, land and equipment to be acquired. By great industry, including egg production from a flock of 60 chickens, and by severe "belt-tightening," Household 103 was lifting itself into a propertied position. The parents in Household 67 were shy. One or the other of the two older children often stayed home from school to look after the baby, so that both parents could work. Husband and wife in Household 12 were both very shy, the only ones in the survey group who were at all reluctant to participate. They seemed ashamed of limited food. The wife was frequently ill. In Household 222, the 14-year old daughter often gathered and sold vegetables at Minburi before school in the morning. She might have full charge of the younger children for days at a time. A daughter who worked as a servant in Bangkok contributed 50 baht per month to this household. In Household 215, the activities of the wife as medium were predominant. Pay included food, often cooked, and the free use of 3½ rai of land, as well as cash. Maintenance of a son in school in Bangkok cost about 1000 baht per year plus 60 tang of rice. In Household 2, the elderly wife's services as "boss-buyer and cook" at ceremonials, and as marriage go-between did not bring in cash, but gifts, clothing and much participation in feasts.

All families in the survey group were Thai Buddhists, and 6 of them offered food to priests more or less regularly. On 17 of the 24 survey days when the observer visited these households, food was offered. Two of the 5 families that did not customarily give food to priests, did so on one and two survey days, respectively. In one case food was offered to a son who had been recently ordained. Rice was always included in the food offered, and in 3 of the 20 instances observed rice only was given. The weight of cooked rice given by one family in one day ranged from 185 to 1210 grams, with an average of about 600 grams. In 16 instances, some cooked food such as fish or vegetable curry was given with the rice; in one instance fresh pineapple was given.

Cash Expenditures for Food. - Mean total, and per capita daily cash expenditures for food for survey days, are shown, by household in Table 3. (See Table 2, p. 23 for division of food expenditures for Groups A,B) Although cash expenditures for food varied considerably, the amounts in all cases were small, and approximated figures obtained by Janlekha (1955) for 106 households. Larger consumption of animal products, which were the most expensive items purchased,

511 appeared to account in large part for the greater cash expenditures of some families than others. Thus Household 25, with the highest total and per capita cash expenditure for food among these 11 families, consumed a larger quantity of meat than others, and often bought beef, which was the most expensive item purchased. This household bought fruit, meat, and vegetables from vendors almost every day. They said "Some do not pay money to buy food, but pick or get it from the canal or gardens —this family cannot live like that because they come from a rich family and cannot live on poor food, so most of the money goes for food." The husband said "I cannot work on poor food." In Group A, Household 12, which had the highest per capita food expenditure, had little home produced food. The wife, who went to Bangkok often, usually bought food when in town. Household 2, with a total cash expenditure for food higher than others, did not have pork or beef on survey days, but ate more (1)plaa (1)thuu, a sea fish which is purchased.

433 511 Home Production of Food. - In keeping with the general pattern in the community, the families surveyed produced most of their own food.

243 645 256 262 Rice. - The hired laborer received rice as part of his pay, but all other families produced their own. Seven households used polished rice exclusively (Table 9). The only one to use home pounded rice in major part was Household 103. This family lived near a little canal which was dry in summer, so they were using home pounded rice when visited toward the end of March and in mid-July (Rounds IV and I). When the observer came in January (Round III), transportation of rice to the mill by boat was possible, but the family members had little farm work to do and were willing to spend some time milling rice. This family, which lived in the home-milling area (see p. 40), took rice to be milled only during the harvest season when they were busy, and the level of the canal was still high. The families which used home pounded rice in minor part did not live in the home-milling area, and apparently milled rice at home only when they were unable to get to the mill by boat.

244 654 645 Fruits and vegetables. - Although the Thai government has attempted to encourage kitchen gardening, few vegetables and fruits were produced by the families which cooperated in the dietary study (Table 10). All families grew bananas, and certain common ingredients of curries: chilies, bergamot, galangal and lemongrass. No other plants were grown by as many as half of the families studied.

222 262 Of the edible plants which grew wild, swamp cabbage was used by 7 families on 11 of the 44 survey days. Bamboo shoots, the white flowers of the West Indian pea tree and yellow (2)sa-(5)noo flowers were used by 3 families on one day each;

252 Another, who had time during Round IV to prepare food twice a
262 day, preferred to prepare more in the morning when she expected
264 to offer food to her son who had just been ordained. In two
518 instances an evening meal was not prepared because the father
[525] and mother had been invited to a feast in connection with an ordination ceremony, on one occasion a mother did not prepare food because she was gambling. In all of these cases, the evening meal at home consisted of leftover rice and other foods prepared earlier. The housewife in Household 215 sometimes received cooked foods from visitors in return for her services as medium, and these were used, together with leftover foods, for the evening meal. The meal patterns of the two groups of families did not appear to differ greatly.

252 Time for Meal Preparation and Number of Dishes Prepared. - In general, the time for meal preparation varied with the number and type of "with-rice" dishes prepared. The "hot" dishes usually required more preparation time than the mild ones, because of the time required to pound spices, and to cut up ingredients. Once-a-day food preparation reduced the time required for cooking. More time was apt to be spent on food preparation when the housewife was least busy with farm work or other work outside the home. Some of the families visited early in Round I had not begun heavy farm work, and in some, children, who were less skilled, did the cooking.

262 Cost of Food Purchased. - The lowest cash expenditure
495 for food by any household on a survey day was 0.12 baht, for
• 511 a family in Group A, and the highest 16.24 bahts, for a household in Group B (Table 14, p. 78). On a per capita basis, however, the mean cash expenditure for food by Group A households, for all survey days, was slightly higher than for households in Group B (Table 8, p. 62), and no evidence was obtained that in general households in one group tended to spend more for food than households in the other. Despite the wide variation in cash expenditures for food on the survey days, the tendency for cash expenditures for food to decrease in both groups of households as the survey year pro-
262 gressed was apparent. Most of the rice was sold at the end
432 of Round III. The cash went for capital investments, not
[221] food, during Round IV. With time to drain ponds and to fish intensively, and with ceremonies to attend, people did not need to buy fish and meat which were relatively expensive.

146 Calorie and Nutrient Value of Foods Eaten. - The
221 seasonal variation in calorie and nutrient intake of the two
[218] groups of families is shown in Table 15. As one would expect, the average calorie intake was higher during Rounds I and III, when relatively heavy farm work associated with planting and harvesting was under way, than during Round II, which was primarily the growing season for rice, or Round IV, when the harvest was in, and the earth was dry so that preparation for the next planting had not yet begun. Greater consumption of rice in Rounds I and III was largely responsible for the

[Text continues on page 81 --- Analyst]

592 Bangchan is thus not a counterpart of the Indian or Chinese
596 extended family and should not be conceived as such. Its
621 outlook is definitely that of the nuclear family. Its assumption of an extended family structure does not indicate an intended role of the conventional extended family but does rather demonstrate the inability, temporarily at least, to provide for an establishment of a new family for the newly
[511] wed members. Most of the 60 'extended' families existing in Bangchan at the time of the second census in 1953 cannot be regarded as well to do, and some are extremely poor, being families of the laboring group without any assured regular income.

592 All of the sixteen one-man families were poor, rang-
621 ing from destitute old people who had been deserted by their kin to small farm operators who had to make the most out of their under-sized farms.

592 There were some 53 dependent relatives staying with
602 twenty-five families. These relatives do not include parents
621 of family heads and family heads' direct descendants and
[597] their spouses. They also do not include 'adopted' children of family heads, who automatically become members of the family. Records show that most dependent relatives remained in the family only for a brief period of time. Seven relatives, however, were able during the period from 1949 to 1953 to assume the headship of the families of which they had been dependent members.[7]

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7. See section on change of family heads, Chapter II.

592 178 621 Although disintegration and annexation of families have a common feature in that in either case the family loses its entity, they have different connotations as to how the family passes out of existence. In order to have a clear picture of the village economy it is necessary to make a distinction between these two dynamic processes. The best way, perhaps, is to study the eleven families individually.

592 178 621 511 Case 1: A poor laboring family of eleven lived in BC4. The family head was in 1949 an old man of 59, his wife an old woman of 64. The family also included a son, age 29, son's daughters, 16 and 10, son's son, 9, daughter, 35, daughter's son, 18, daughter's daughters, 11, 4 and 1. This was the situation when we were first acquainted with them. When we re-visited the village in 1952, however, we found that only two members remained -- A, the old woman now sick with malnutrition and almost immovable, and B, her granddaughter then age 14 and still in the primary school. Presumably the girl was taking care of her grandmother. Except for the clothes they were wearing and a small old shack which was about to collapse, they did not own anything. B said she worked on a three-fourth-rai parcel and did some fishing or vegetable gathering before and after school time. Actually, she did not get much out of that effort; for the rice crop, 30 tang of paddy or roughly 15 tang of clean rice, was barely enough for a few months' consumption, and fishing would not be productive unless she had several long uninterrupted hours. In tracing what had happened to the rest of

178 592 621

7: Janlekha X-4,5 (1948-1953)p956 AO7 Central Thai AO7
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On the other hand, there are scores of items that have to be bought for daily consumption. These are: (a) Food -- fish, fish sauce, shrimp paste, meat, coconut, onions, garlic, dried chili, curry essence, limes, tamarind, palm sugar, white sugar, salt, and cookies: (b) Stimulant -- dried areca, betel, lime, tobacco, tobacco binder, and liquor: (c) Clothing: (d) Medicine: (e) Soap: (f) Fuel -- Kerosine, matches, charcoal, and fire wood. The list includes only standard items appearing on our check list. Actually, there are more of such items as coffee, tea, lemonade, coca-cola, and pepsi-cola. Articles that are bought but do not appear on the check list for ordinary household expenses for certain technical reasons which will be discussed in the section on consumption later in this chapter are building materials, machinery, farm equipment, furniture and household utensils.

The Operator's Remuneration and Measures of Success

From almost the beginning of the study of farm management in the United States, much effort has been given to measuring the success of farming businesses, or of farm-family undertakings or enterprises, and then of correlating various factors with these, such as size of business, yields per acre or per animal, or work-efficiency measured perhaps as crop acres per man or per horse or per tractor, with a view to discovering some general farm management principles or rules for a farmer or farm family to follow in becoming more successful. Black, Clawson, Sayre and Wilcox give the

7: Janlekha X-4,5 (1948-1953)p956 AO7 Central Thai AO7
Bangchan

Ordinary Household Expenses

*243 *511 *128 During the inundation period of 1952 (October 1 to December 3)when farmers were not occupied with field work, a study of household expenses was made covering 96 continuing farm operating families and the ten new farm operating families which have branched off from our original sample-families. In this special study, only ordinary household expenses were covered including food, stimulants, clothing, medicine, toilet articles, fuel, cash contributions, and personal expenses.

The method of study has already been described in the chapter on methodology. Annual ordinary expenses of an average farm operating family are shown in Table 53, which is intended to give the kind and quantity and value of each item of expenses consumed by an average family. The frequency distribution of total annual expenses is shown in Table 54.

*243 511 It is seen that total annual expenses average 6,056 baht per family annually. Of this, about half, or to be exact 2,962 baht, is actually purchased, the rest being produced by the family. Major items, in terms of money value, among cash expenses are found to be coconut, palm sugar, cookies, tobacco, clothing, kerosine, contributions to neighbors, and personal expenses, each exceeding 100 baht annually.

The reason for large expenses on coconut and palm sugar is that these two foods have relatively high prices

[TEXT CONTINUED ON PAGE 318]

7: Janlekha X-4,5 (1948-1953)1956 AO7 Central Thai AO7
Bangchan

TABLE 53

AVERAGE ANNUAL ORDINARY EXPENSES OF 106 SAMPLE-FAMILIES
Bangchan, Thailand, 1953
(Average family size, 5.7; average consuming unit, 4.7)

*243
• S11

Items	Quantity		Value in Baht	
Home-produced				
Food				
White rice	1,623	kg	1,623	
Raw fish	151.2	kg	756	
Fermented fish	137.7	lit	413	
Shrimp paste	16.7	kg	75	
Eggs	108	eggs	54	
Vegetables	174	kg	174	
				3,094
Purchased				
Food				
Raw fish	16.6	kg	83	
Fish sauce	36	bottles	54	
Shrimp paste	6	kg	27	
Pork and beef	8.4	kg	84	
Vegetables	1	kg	1	
Coconut	196	fruit	292	
Onion	11.3	kg	34	
Garlic	11.3	kg	34	
Dried chili	7.6	kg	53	
Curry essence			10	
Limes	80	fruit	16	
Tamarind	6.3	kg	19	
Palm sugar	71.4	kg	152	
White sugar	4	kg	16	
Salt	64	lit	8	
Cookies			192	
				1,075
Stimulants				
Dried areca	8	kg	48	
Betel			68	
Lime	3.8	kg	3	
Tobacco	4.4	bundles	120	
Tobacco binder	7	bundles	14	
				253
Clothing				556
Medicine				92
Toilet (soaps)				44
Fuel				
Kerosine	77.7	lit	101	
Matches	104	boxes	26	
				127
Cash contributions				
To temple			82	
To neighbors			261	
				343
Personal				472
Total				6,056

7: Janlekha X-4,5 (1948-1953)p956 AO7 Central Thai AO7
Bangchan

TABLE 54

FREQUENCY DISTRIBUTION OF ANNUAL ORDINARY EXPENSES OF 106 SAMPLE-FAMILIES
Bangchan, Thailand, 1952

*243
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Class Intervals	Number of Farms
baht	
3,000 and under	6
3,001 - 4,000	12
4,001 - 5,000	15
5,001 - 6,000	21
6,001 - 7,000	13
7,001 - 8,000	9
8,001 - 9,000	5
9,001 - 10,000	5
10,001 - 11,000	4
11,001 - 12,000	0
12,001 - 13,000	2
13,001 - 14,000	1
14,001 - 15,000	2
15,001 and over	1
Total	106
Mean	6,056 baht
Median	5,936 baht

7: Janlekha X-4,5 (1948-1953)p956 AO7 Central Thai AO7
Bangchan

243
511 and that they are consumed daily. Expense on cookies is high because of school children's daily allowances which
243
857 were assumed to be spent entirely on this item. Even though
511 cash is extremely scarce in the village, especially during the period from July until just before harvesting time in January when roughly seven out of ten farm operating families do not have any cash at all, the children still have the privilege of receiving daily cash allowance. This is possible because of the chicken enterprise. The children simply take eggs along and convert them into cash at cooky stalls in the school yard. In this manner, it is seen that the school children have an important part in the daily flow of Bangchan eggs into Bangkok markets.

243
276 The kind of tobacco commonly used in Bangchan is
511 the relatively inexpensive native tobacco which smokers make into cigarettes themselves with the use of a special kind of thatchleaf binder. Bangchan women do not smoke, but they use tobacco heavily while they chew betel. Most men, young and old, are in the habit of smoking, while chewing betel is now limited to elderly people of both sexes. Tobacco is thus rated among major items of expenses because it is used in smoking as well as betel chewing.

243
291 Obviously, clothing is one of the major items of
511 expenses. In fact, it is the highest item after food, averaging 556 baht per family annually. Since rice farmers work partially under water most of the time, the rate of wear and tear of clothing is rather high. Each family worker

7: Janlekha X-4,5 (1948-1953)p956 AO7 Central Thai AO7
Bangchan

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511 needs at least two work suits in each rice season, one during the field preparation and another during the harvesting season.

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511 Kerosine is used every day for lighting purposes. We do not include in this category kerosine which is used in the farm work; but that used with the pressure lamp in fishing by spearing during the night is included in the ordinary household expenses, for we do not consider fishing as a farm enterprise but as a routine activity participated in by all Bangchan residents, farmers and non-farmers alike.

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511 Contributions to neighbors is a necessary item of expense in the village. These are cash gifts made by invited guests to the sponsor of such rituals as ordination, cremation, marriage, topnotch-cutting, and teacher worship. [792] [764] [535] These rituals usually take place during the dry season following harvesting when cash is abundant in the village and are always followed by feasts, not uncommonly in a series of two or three days. Since all these rituals necessitate the participation of the priests, they have to be arranged in consultation with the temple to avoid conflicting schedules. Although few rituals have been noted to be in conflict with one another, usually they are spread throughout the dry season and most people are able to attend rituals to which they are invited. In cases where they cannot attend in person, they are obliged by conventional requirement to send in their cash contributions. The standard cash contribution is 5 - 10 baht. Usually, a

7: Janlekha X-4,5 (1948-1953)p956 AO7 Central Thai AO7
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431 guest contributes exactly the same amount that was given
496 him by the man when he last attended his party. Written
796 account is always kept by the host specifying contributors
• 511 and respective amounts given. When invited to a ritual, the guest consults his book and takes along an appropriate amount of cash. It is on this basis of reciprocal help that a prospective sponsor of a ritual has been able to determine the size of cash contribution he would receive from neighbors. Since a guest normally contributes no more than ten baht and no less than five baht, his annual expense on this item depends largely on the number of parties he attends each year. Our records for 1952 show that this ranges from 30 to 1,000 baht, averaging 343 baht.

27
511 We include in the personal item of expenses the amounts spent on traveling, entertainment, coffee, liquor, etc. To be sure, some of these should be grouped under the stimulant item. We, however, intentionally put coffee and liquor here because the sequence seems to better fit the requirements of the persons responding to questions so that better answers might be obtained. Tobacco, betel, and areca, for example, appear to have somewhat constant rates of consumption. They are usually bought in large quantities which will last for a considerable length of time. As a result, informants are in a position to give more accurate rates of consumption of these items than those of liquor and coffee of which consumption is somewhat irregular and is difficult to estimate.

7: Janlekha X-4,5 (1948-1953)1956 AO7 Central Thai AO7
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• 54 Generally speaking, a remarkable degree of homogenity in the pattern of ordinary expenses has been observed among Bangchan farm families. During the course of the enumerating work of this consumption study, however, it became progressively apparent that each item of ordinary expenses varied differently in its respective rate of consumption by sample families. The quantities of rice and fish consumed each year, for example, could be estimated within a small margin of error when the family composition was known; the amount of money spent on medicine, on the other hand, was unpredictable.

*128 511 In order to determine the degree of variability in the rate of consumption of each item, the figures of consumption must first be reduced to comparable terms. We have already known from Table 32, that the family size of our 106 sample-families range from one to thirteen, averaging 5.7 persons per family. But size in terms of number of persons may mislead, because a child certainly consumes less than an adult. To reduce variation due to age differences, in this consumption study family size is expressed in terms of consuming units. On the basis of information generally given by Bangchan residents that a child consumed about half the amount of rice normally consumed by an adult, we arbitrarily designate one-half a consuming unit to represent each child age 14 or under and one consuming unit represent each adult age 15 or over. Table 55 shows the frequency distribution of the size of family in terms of consuming units of our 106 sample-families. It is seen

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7: Janlekha X-4.5 (1948-1953)1956 AO7 Central Thai AO7
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TABLE 55

DISTRIBUTION OF FAMILY BY CONSUMING-UNITS
106 FARM OPERATING FAMILIES
Bangchan, Thailand, 1952

Consuming Units	Number of Families
1.0	2
1.5	0
2.0	4
2.5	7
3.0	14
3.5	10
4.0	15
4.5	5
5.0	9
5.5	8
6.0	9
6.5	5
7.0	9
7.5	4
8.0	3
8.5	0
9.0	1
9.5	0
10.0	1
Total	106
Mean	4.7
Median	4.5
Mode	4.0

7: Janlekha X-4,5 (1948-1953)p956 AO7 Central Thai AO7
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*128 that the size ranges from 1.0 to 10.0 consuming units,
• 511 the mean being 4.7, median 4.5, and mode 4.0 units.

In order to determine the degree of variability of the rate of consumption of each of the 32 items of expenses, a sub-sample was chosen from all the 15 modal-size families of 4.0 consuming units. Since these fifteen families were already of comparable size as far as consumption was concerned, expenses on each of the 32 items could be directly compared to one another. The coefficient of variability of each of these 3[illegible] items of ordinary expenses is shown in Table 56.[7] It is [illegible]en that the variability coefficient varies from 30 per [illegible]nt for rice to 199 per cent for medicine. As expected, rates [illegible] consumption of the basic items were found to vary least [illegible]ong rice, fish, clothing, tobacco, and garlic, and vary most among curry essence, eggs, and medicine.

5x Several factors have been noted to affect the variability of the rate of consumption of these various items of both home-produced and purchased goods. Since food constitutes more than two-thirds of the ordinary household

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7. The standard deviation of each item was first calculated by the formula $S.D.^2 = \frac{\Sigma X^2 - \frac{(\Sigma X)^2}{N}}{N-1}$, where S.D. is standard deviation, X individual items of expenses, and N the number of [illegible]ms; and then converted into coefficient of variability by the formula Coef. var. = $\frac{S.D.}{\bar{X}} \times 10$ where $\bar{X}$ is mean expense.

7: Janlekha X-4,5 (1948-1953)1956 AO7 Central Thai AO7
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TABLE 56

VARIABILITY OF VARIOUS ITEMS OF EXPENSES
OF 15 SAMPLE-FAMILIES
Bangchan, Thailand, 1952

	Coefficient of Variability
	per cent
A. Low variability	
1. Rice	30
2. Fish	31
3. Clothing	39
4. Tobacco	40
5. Garlic	42
B. Moderate variability	
6. Onion	53
7. Soap	57
7. Coconut	57
9. Fish sauce	60
9. Salt	60
11. Palm sugar	62
12. Contribution to wat	63
13. Betel	64
14. Tamarind	67
15. Dried chili	69
15. Fermented fish	69
17. Kerosine	70
18. Shrimp paste	73
19. Areca	76
20. Vegetables	77
21. Limes	78
22. Contribution to neighbors	83
23. Matches	84
24. Lime	87
C. High variability	
25. Personal	100
26. Children's pocket money(coddies	103
27. White sugar	112
28. Pork and beef	123
29. Tobacco binder	125
30. Curry essence	126
31. Eggs	152
32. Medicine	199

511 expenses (Table 53) and the Thai concept of food taking is somewhat different from the Western concept, an explanation of the food habit of Bangchan residents, which in no way differs from that of Thai farmers elsewhere in the country, is perhaps necessary at this juncture.

262 264 By far the most important single dietary item of the Thai is khao or rice, which is the basis for every meal. The general term for "eat" is kin khao which has the literal meaning "to eat rice". Other dietary items are considered as embellishments and are thus called kab-khao (lit., with-rice). Typically, the "with-rice" items contain high seasoning in the form of chili and various hot curries. It is inconceivable for a Thai to eat "with-rice" alone without any rice, for not only the "real food" would then be missing but also there would be nothing to neutralize the highly flavored taste of the "with-rice". Actually, "with-rice" and rice are fed to the mouth in one lump with spoon or hand as the case may be. Eating "with-rice" alone would be just like eating butter without any bread. Moreover, "with-rice" are relatively more expensive than rice. Since the general idea is that they serve only to induce the in-take of rice, for sheer economic reason they should be consumed as little as possible so long as the required amount of rice in-take can be maintained. Accordingly, proper proportion of "with-rice" to rice in each helping has become one of the strictly observed table manners. This is easily noticeable, for only rice is served individually when the

262 family sit at the table while "with-rice" are placed at
264 the center and each person must partake of a small bit of these, just enough to properly go with a spoonful of rice taken each time. This table etiquette is generally observed throughout the country by all classes of people. A story had it that a Thai student of an aristocrat family wrote home objecting to the proposed marriage between his sister and one of his Thai friends in America. One count against the man was that he had been observed to have taken too much "with-rice" while dining out at a Chinese restaurant in New York!

• 511 Among the factors affecting variability of the rate
182 of consumption of various items of goods, the following may be mentioned:

261 a. Relative price of the food in relation to its
511 ability to mollify hunger when taken with rice. When Bangchan
182 farmers were questioned why they did not consume eggs produced at home but instead sold them and bought the inferior platoo fish (Rastrelliger chrysozonus), the answer was that an egg barely induced them to take a plate of rice whereas one platoo fish bought with half the money obtained from the sale of an egg could induce them to take three or four plates of rice and thus satisfying a hearty meal.

511 b. Homogeneity of quantitative need for certain
182 products like rice, fish, clothing, tobacco, and garlic. Consumption per consuming unit of these goods has been observed to be more or less constant regardless of the prices and the family's purchasing power.

182
184 c. The family's purchasing power. Certain goods
• 511 considered as luxuries -- medicine, eggs, pork and beef, and white sugar -- were not consumed by poor families.

184 d. Individual taste and preference. The Moslems
276 would not consume any pork although they had enough money
261 to buy it. Some poor farmers spent more money on curry
182 essence than their more affluent neighbors because they
511 preferred highly flavored dishes, and some tobacco smokers did not spend a cent on tobacco binder because they preferred the home-grown banana leaf binder to the thatch leaf binder which had to be purchased.

182 e. Producing ability of the family. It was observed
511 that those who caught more fish tended to consume more fish
[184] regardless of their financial conditions.

f. Health affected the consumption of medicine.

[431] g. Prestige affected the amount of cash contributions
[476] to neighbors.
[554]

h. Personal habits -- thrift, fun loving, indulgence, like or dislike of liquor -- affected the amount of personal expense.

i. Presence or absence of children of school age in the family affected the consumption of cookies.

Special Expenses

511 By special expenses we mean major items of expenses which do not occur regularly but which may arise in one time or another. Examples: purchases of land, gold and

7: Janlekha X-4,5 (1948-1953)p956 AO7 Central Thai AO7
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511 jewelries, and major farm and household equipment; expenses on major repairs, sponsoring rituals, major medical cares, and gifts to offspring when they start an independent family; and odd expenses like a trip to Mecca and legal prosecution.

128 511 Fortunately, the somewhat spectacular nature of this type of expenses has caused each item to be remembered well by the farmer even for a period of four or five years. Another factor contributing to good memory on this subject on the part of farm operators is the limited number of incidents which were found to average three per family and range from zero to six during the period from the dry season of 1948 to the end of the crop year of 1952-53.

Records of special expenses were taken very informally when the author revisited the 96 continuing farm operating families (of the original 104 sample-families) in 1952 after an absence from the village of three years. The visit was in part a courtesy call during which time each farm operator was asked how he had been getting along during the three lapsing years. Every person approached was apparently pleased and gave full cooperation when asked to list the kind and amount of his major items of expenses during the period from the dry season of 1948 to the time the interview was made. These were recorded and kept in separate file for each farm operator. To avoid errors of omission these operators were visited several times and the same topic was brought up. The informations on these special expenses were constantly kept up to date until the end of the 1952-53

#128 crop year. Except for a few exceptional cases, no new item
• 511 appeared during the few months that lapsed because rice farmers customarily make their major purchases during the dry season following harvesting time. Special expenses of the 96 continuing families during the period from March, 1948 to February, 1953 were shown in Table 57.

511 Some explanations are necessary for Table 57. In the first place, whereas ordinary household expenses are estimates based on experience of farm operators, these special expenses are actual amounts spent during the specified period of five years. Most of the expenses on land [432] purchases were down payments and subsequent partial payments. Of the four families reporting purchases of household equipment, three bought guns and one bought a sewing machine. [757] All major repairs were for dwellings. The major medical [755] expenses did not include small amounts of money regularly spent on drugs for headache and stomachache or even on delivery of babies which was done by traditional midwives whose fees were nominal. In fact, there were only three cases of major medical expenses. The largest one included [525] Bangkok hospital bills amounting to 14,000 baht. The 36,190 [484] baht of odd expenses included 3,000 baht on gambling(only [691] two operators reported expenses on this item, others admitted win and losses but did not give the amounts), 2,000 baht on purchases of government lotteries which are issued once a week and also on several other occasions, 500 baht on legal prosecution, 300 baht on reward for the

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TABLE 57

SPECIAL EXPENSES OF 96 SAMPLE-FAMILIES
DURING MARCH, 1948 -- FEBRUARY, 1953
Bangchan, Thailand

Items	Amount	Number of Families Reporting	Average for Fam. Reporting	Ranges
	baht		baht	baht
Purchase of land	43,235	9	4,804	1,100 - 9,000
Purchase of gold	64,357	48	1,341	240 - 5,000
Purchase of f. equip.	136,074	56	2,430	150 - 8,050
Purchase of household equipment	8,200	4	2,050	1,550 - 2,800
Major repairs	78,870	34	2,323	350 - 7,000
Loan settlements	101,530	20	5,076	1,100 - 21,000
Loans extended	51,630	14	3,688	300 - 16,000
Net expenses in sponsoring rituals*	156,996	36	4,361	-10 - 15,000
Major medical expenses	19,400	3	6,467	400 - 14,000
Odd expenses	36,190	7	5,170	300 - 30,000
Gifts to offspring	15,600	4	3,900	100 - 10,500
Total	712,182			

* Total expenses minus cash contributions from guests.

7: Janlekha X-4,5 (1948-1953)p956 AO7 Central Thai AO7
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recovery of a boat stolen, 390 baht on "laxity", and 30,000 baht on a trip to Mecca. The gifts to offspring included only gifts presented when offspring left the family to start an independent family of their own.

Special Receipts

By special receipts we mean major items of receipts in addition to those regularly obtained from crops, labor, rent, and interest on loans extended. These are counterparts of special expenses, and informations about them were obtained from the 96 sample-families in the same manner and almost concurrently. Examples of these special receipts are: sales of land, gold, and major farm equipment; loans obtained, full or partial settlement of loans extended; gifts and remittances; and odd receipts like those from government lottery prizes, running a gambling house, and laxity practices. Special receipts of the 96 sample-families during the period from March, 1948 to February, 1953 were shown in Table 58.

Some of these items of special receipts need explanation. Land sold by two farm operators were sold for cash needed for loan repayment. It is perhaps worth noting that one of these two operators was in the habit of heavy drinking and had been in recent years spending about two thousand baht annually on liquor alone, while the other was in the habit of gambling. All five operators reporting sales of gold gave the reason for the sale that cash was needed to either buy farm equipment (buffaloes) or to repay

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TABLE 58

SPECIAL RECEIPTS OF 96 SAMPLE-FAMILIES DURING MARCH, 1948 -- FEBRUARY, 1953
Bangchan, Thailand

Items	Amount	Number of Families Reporting	Average for Family Reporting	Ranges
	baht		baht	baht
Sale of land	18,700	2	9,350	7,700 - 11,000
Sale of gold	12,150	4	3,038	250 - 6,000
Sale of farm equip.	6,500	5	1,300	500 - 3,000
Loan settlements	1,700	2	850	200 - 1,500
Loans obtained	141,100	29	4,866	400 - 30,000
Remittances	6,200	2	3,100	200 - 5,000
Odd receipts	6,500	3	2,167	1,500 - 3,000
Total	192,850			

7: Janlekha X-4,5 (1948-1953)p956 AO7 Central Thai AO7
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*128
434 the loans previously extended to them. Among the five operators reporting sales of farm equipment, one sold his part of the joint ownership of an engine in order to buy a new one for his own, three sold their old buffaloes and bought younger ones, and one -- the inventor of the propeller windmill mentioned earlier in this dissertation -- sold windmills and other farm implements he made for sale.

434 The average amount of money received from loan set-
426 tlement during the past five years of 1,700 baht appeared
432 to be too small considering that the amount of loans ex-
• 511 tended by the sample-families during the period was as high as 51,630 baht and that the ability of these sample-families to settle loans extended to them was 101,530 baht out of a total of 141,100 baht. An explanation for this lies in switching of debt responsibility. At least one case was known where an operator, who was in debt to a fellow farm operator, sold a parcel of land to a third party at 11,000 baht. This buyer, apparently not having enough cash, arranged that he would assume responsibility for the amount of 8,000 baht which the seller of the parcel owed the other farm operator and would pay only the balance of 3,000 baht to the seller in cash. Strictly speaking, the creditor should report that he received a certain amount as loan repayment (actually, 4,000 baht for the principal and 4,000 baht for interest of 25 per cent for four years) and spent this same amount on loan extension. Actually, however, only the seller of the parcel reported that he had sold a

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426 parcel of land and had cleared off his debt. The creditor
432 did not report anything about this deal, for he really did
511 not receive a cent out of the arrangement.

434
426 Loan obtained is the largest item of special receipts
511 involving 29 farm operators and 141,100 baht. The following were the purposes of the loans sought as given by borrowers: land purchase, 7 cases; buffalo purchase, 3 cases; sponsoring rituals, 3 cases; to partially defray ordinary household expenses which exceeded cash incomes especially in years of poor crop, 16 cases; and to cover major medical expenses, 2 cases (two operators listed two combined purposes of the loan, hence the total becomes 31 instead of 29 if there is only one purpose for each case).

Net Accumulation of Assets

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511 Figures of net accumulation of assets within a certain period are valuable to the understanding of the economic conditions of farm operators in that they show the economic achievement, or the internal saving, of these operators. In order to obtain exact figures, however, it is necessary that we have complete inventories of the farm families at the beginning as well as the end of the period. Since our data on inventories of the sample-families for 1948 and 1953 are incomplete, especially we are totally unaware of the quantitative debt situation in 1948, we cannot use the simple method of subtracting the net worth as of February, 1953 from that as of March, 1948 to determine net accumulation

7: Janlekha X-4,5 (1948-1953)1956 AO7 Central Thai AO7
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of assets during this five-year period. At best, we can only attempt at estimates based on certain known figures from records of special receipts and special expenses described in the two preceding sections.

Assets may conveniently be broken down into land, dwellings, household equipment, farm buildings, farm equipment, livestock, supplies, gold, cash, and accounts receivable (payable). We shall see that some of these may be left out of consideration in our method of calculating net accumulation of assets from records of special receipts and special expenses during March, 1948 and February, 1953.

It was observed that all the sample-families used the same dwelling throughout the period. Any cash outlay in repair should not be considered as an increase in inventory at least as average over the whole sample, for it can be reasonably assumed to be an amount necessary to maintain the dwelling at its original value at the beginning of the five-year period.

Assuming no change in technology, as was observed to be the case, farm buildings and farm equipment can also be left out of consideration for the same reason as the case of dwellings. It was observed that farm operators in Bangchan kept no more farm equipment than necessary. New purchases can thus be assumed to be replacement for worn-out equipment, and should not be considered as inventory increase, again when averaging over the whole sample.

7: Janlekha X-4,5 (1948-1953)p956 AO7 Central Thai AO7
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The only livestock kept on rice farms other than buffalo, which were included under consideration of farm equipment, are chickens and ducks, which are raised "naturally." It was earlier mentioned that the size of the flock was more or less constant. Livestock, therefore, did not figure in significant inventory changes, and can also be left out.

*[243]

The only item of supplies on rice farms is paddy stock. This is used up and sold out each year. For more or less the same size of farm, and spreading over a series of five years, a difference in the average amount of paddy stock at about the same time of the year in 1948 and in 1953 would not figure significantly in inventory change.

It was also already mentioned that rice farmers did not want to keep cash at their homes for fear of robbery, and that any person receiving a large amount of cash quickly passed the money on to others. We can therefore assume that the amount of cash on hand at the same time of the year does not vary much. Cash, then, may also be left out of consideration.

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Of the items of assets enumerated above, there are now to be considered only land, household equipment, gold and accounts receivable (payable). In all purchases of land, gold, and household equipment, only the cash paid was recorded and considered as assets accumulated. For example, when an operator purchased a parcel of land at 7,000 baht and paid the down payment of 1,000 baht, only the 1,000 baht

7: Janlekha X-4,5 (1948-1953)1956 AO7 Central Thai AO7
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434 was considered as spent in land purchase. If, however,
432 he made another partial payment of 2,000 baht during the
• 511 period covered by the study, a total of 3,000 baht was considered. Since purchases of gold and household equipment are normally made with cash, a total of cash spent on these three items (land, household equipment and gold) would seem to fairly well indicate the extent of internal saving of each family. The assumption here is that one would not
434
426 borrow money to buy gold or a gun. With this correction
511 the figure remaining will represent a change in net assets, if we can assume no other changes in the debt situation. For those who bought these assets, it is very unlikely that any increase in outside debt occurred. The reason for this belief lies in interest rate differences: any person with some cash (which may be borrowed at low rate of interest in case he was about to buy land) would rather settle his high interest bearing debts first before buying household equipment or gold or making down payment for land. For those who did not buy these assets, some increase in debt for consumption purposes may have occurred. Both groups may have decreased debts during this period. The most likely assumption is that those buying land experienced a net decrease in debts other than those incurred in buying land, while those not buying such assets experienced a net increase in debts. The balance was probably one of some increase in debt in the village. Therefore, although these [454] figures for net accumulation of assets provide a fair

7: Janlekha X-4,5 (1948-1953)p956 AO7 Central Thai AO7
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434
426 representation of internal savings in the community, they
454 probably overstate this increase somewhat.
• 511

When calculated in the manner outlined above, the
511 net accumulation of assets of our 96 sample-families was
434 found to total 84,942 both during the period from March, 1948 to February, 1953, averaging 885 baht per family per year. The frequency distribution of this accumulation of assets is shown in Table 59.

It is seen that of 96 sample-families, 90 had positive accumulation while only 6 had negative accumulation. Fifty-six or more than half of the total number of families studied had an accumulation of assets in the class interval between 0 and 999 baht. The highest amount of accumulation was found to be 9,000 baht, while the lowest was -10,470 baht.

We should examine the figures of Table 59 more closely before drawing a sweeping conclusion from the mere fact that 90 out of 96 sample-families had positive accumulation. In the first place, the raw data show that of the 56 families reporting accumulation in the class interval of 0 - 999 baht, there were 42 families whose accumulation was 0. Thus the number of families with positive accumulation was really not 90, but actually 48 or only half of the total sample-
[435] families. Besides, consideration must be paid to the fact that gold is not only a kind of security but also an article of prestige as well, and a gold necklace of 15 - 30 gram weight valued at 500 - 1,000 baht is usually worn by a rural Thai who can afford one. When a person reappears in the

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TABLE 59

FREQUENCY DISTRIBUTION OF NET ACCUMULATION OF ASSETS*
BY 96 SAMPLE-FAMILIES
Bangchan, Thailand, March, 1948 -- February, 1953

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Accumulation in Baht	Number of Families
9,000 - 9,999	1
8,000 - 8,999	1
7,000 - 7,999	2
6,000 - 6,999	1
5,000 - 5,999	1
4,000 - 4,999	3
3,000 - 3,999	3
2,000 - 2,999	9
1,000 - 1,999	13
0 - 999	56
-1,000 to -1	2
-2,000 to -1,001	0
-3,000 to -2,001	0
-4,000 to -3,001	0
-5,000 to -4,001	1
-6,000 to -5,001	1
-7,000 to -6,001	0
-8,000 to -7,001	1
-9,000 to -8,001	0
-10,000 to -9,001	0
-11,000 to -10,001	1
Total	96

Mean . . . . . 885 baht
Median . . . . . 113 baht

* Includes net purchases of land, gold, and major household equipment.

511
434 village after long absence, his achievement will be judged not by the words from his mouth but by whether he has less or more gold than the time he left the village. The importance of gold as a prestige item being as it is, it is not surprising at all to see that a farm operator who did not have any gold will tend to buy a necklace when he receives a lump sum from the sale of rice although he knows that the amount would not last until the next harvest even without that extra expense on the necklace. When this farm operator ran out of money say in July or August, he would rather go into debt than part with that necklace if it really is his only adornment. Tables 57 and 58 show that within the five-year period there were 48 families buying in gold as against only four families selling out gold and that the average for those buying in was 1,341 baht per family while the average for those selling out was 3,038 baht, indicating that when financial pressure arose it was the families having more gold than necessary for display that tend to sell it. Realizing this situation, the author thinks that it is justifiable to give an allowance of about 1,000 baht for gold purchased for prestige purposes. If we agree on this point, there would remain only 34 families demonstrating accumulation of wealth, possibly through internal savings.

Debt Situation

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511 In order to understand the debt situation in Bangchan, it is necessary to distinguish debts created by purchasing goods on credit, which we shall henceforth call credit

426 purchase, from debts created by loans. The tendency among
• 511 policy makers and scholars to use the general term "debt" without specifying which is which has often led to confusion which we shall see later in this section.

* 128 Debts, both credit purchase and loans, are the most difficult subject of this study as far as information gathering is concerned. In a culture where prestige counts more heavily than profit, this is a delicate topic from which an ordinary informant usually shies away.

* 128 Although it was realized that farm indebtedness was
426 very essential in the understanding of the economic condition
511 of farm operators in Bangchan as well as elsewhere, in the first year of our study (during 1948-49) only fragmentary information was obtained and we were unable to present comprehensive statistical statements as to the incidence of particular types of credit in the preliminary report in which only categories were given. Since these categories are valuable as background information, they will be restated as follows:

Types of credit

1. According to length of the term
   a. Short term -- a few months
   b. Long term -- one or several years

2. According to amount
   a. Small -- less than 1,000 baht
   b. Large -- 1,000 baht or over

3. According to the nature of relationship between parties to the loan
   a. Among blood relationship or close friendship
   b. Others

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4. According to type of security, if any
   a. Land
   b. Gold, jewelry, or other movable asset
   c. No security

5. According to the nature of the contract
   a. Oral contract
   b. Written contract

6. According to rate of interest
   a. High
      (1) For small loans, from 5 per cent per month and over
      (2) For large loans, from 2 1/2 per cent per month and over
   b. Low -- anything lower than above. Some rates would thus be considered low even though they were in excess of the maximum legal rate of 1 1/4 per cent per month
   c. No interest

Types of source of credit

1. According to location
   a. Local -- within the village or immediate neighborhood
   b. Near -- in more distant hamlets in Bangchan and Kannayao Communes, in the market town of Minburi, and in nearby villages like Bangkhuad or Wat Khoo.
   c. Far -- in Bangkok and such towns as Dhonburi or Nonburi.

2. According to lender
   a. Non-affluent persons who give the loan only on the appeal of a relative or friend in need
   b. Affluent farmers who lend money for interest as a secondary income
   c. Villagers whose primary source of income is money-lending
   d. Chinese rice dealers residing nearby who regularly buy local rice surpluses. These dealers lend money for the purposes of:
      (1) Gaining income from interest -- usually loans are small with high rate of interest
      (2) Promoting a rice trade relationship with borrowers -- usually loans are small with low rate of interest or no interest at all
   e. Local store-keepers sell items on credit -- the amount extended depends on character.
   f. Money-lenders in Bangkok and other large population centers -- usually mortgage term is required.

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426
511 In our second visit during 1952-53 our informants appeared to talk more freely on the topic of debts, especially when they were interviewed on the kinds and amounts of special expenses and receipts. At the beginning we did not ask our sample-operators direct questions on the amount of credit purchase or loan they were having. Only casual information pertaining to debts that arose during the discussion of related topics was noted and filed separately by the informant and also by the person referred to both as a lender and as a borrower. It was noticed that while most informants did not want to lay bare the whole situation of their debts, they were rather cooperative and sometimes even eager to make partial statements as long as an answer to the blunt question "How much do you owe now?" could be avoided. For example, one of the 96 sample-operators was telling the author the amounts of outstanding debts of some of his fellow operators (ranging from 3,000 baht to 15,000 baht) and proceeded on to generalize that rice farmers had to go into debts at one time or another. The author, thinking that that was the most opportune time to ask the man about his own debts, raised the blunt question just mentioned. The informant replied, "Just about the same amounts as these people are owing." He then changed the subject, indicating an unwillingness to give the exact amount of his outstanding debts. In the conversation that followed, however, he eagerly stated that he had been able since 1948 to clear off as much as 21,000 baht of debts. When asked how much a proportion

124 426 511 that was to the total amount of his debts, he paused to calculate and then said it was exactly three-fourths of the total. The author then asked whether he was right in figuring that the man's current outstanding debt was 7,000 baht. The informant admitted that that was the correct figure.

There were, however, some twenty farm operators in our sample who took the author as one of their family members, and were thus very cooperative in giving any information that the author wished to have. Thus, by the end of 1952 we had a considerable amount of data on loans. Constantly checking available information in the files, from the dry season of 1953 onward the author put more effort in getting the debt situation of each of our 96 sample-families, concentrating first on the extent of loans and their respective interest rates. During the inundation period of 1953, effort was shifted to getting information about credit purchases and their respective rates of interest which were brought up to date as of December of the same year. Information on loans was also brought up to date at this same time which may be considered as the end of business year because the early varieties of rice were being harvested at this time of the year. Table 60 shows the classification of farm operators according to kind of debts involved as of the time immediately preceding the sale of the early varieties of rice.

*128 426 511 It is seen that there were only two non-responses out of the total of 96 sample-families. Among these 94 farm

[TEXT CONTINUED ON PAGE 346]

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TABLE 60

CLASSIFICATION OF 96 SAMPLE-OPERATORS ACCORDING TO OUTSTANDING DEBTS
AS OF DECEMBER, 1953
Bangchan, Thailand

Classification	Number of Operators	Amount of Debt in Baht		
		Long-term	Credit Purchase	Total
No debts of any kind	37	—	—	--
Long-term debts only	15	90,600	--	90,600
Credit purchase only	23	--	23,870	23,870
Long-term debts and credit purchase	19	65,850	13,850	79,700
No response	2	—	—	—
Total	96	156,450	37,720	194,170

7: Janlekha X-4,5 (1948-1953)p956 AO7 Central Thai AO7
Bangchan

7: Janlekha X-4,5 (1948-1953)1956 AO7 Central Thai AO7
Bangchan

TABLE 61

FREQUENCY DISTRIBUTION OF CREDIT PURCHASES
OF 96 SAMPLE-OPERATORS
Bangchan, Thailand, December, 1953

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Amounts in Baht	Number of Operators
3,500 and over	1
3,000 - 3,499	1
2,500 - 2,999	1
2,000 - 2,499	2
1,500 - 1,999	2
1,000 - 1,499	11
500 - 999	14
Under 500	10
No credit purchase	37
No response	17
Total	96

Mean . . . 898 baht for those reporting any credit purchase

Median . . 911 baht for those reporting any credit purchase

7: Janlekha X-4,5 (1948-1953)p956 AO7 Central Thai AO7
Bangchan

TABLE 62

FREQUENCY DISTRIBUTION OF LONG-TERM LOANS
OF 96 SAMPLE-OPERATORS
Bangchan, Thailand, December, 1953

426
• 511

Amounts in Baht	Number of Operators
30,000 and over	1
20,000 - 29,999	1
10,000 - 19,999	1
9,000 - 9,999	0
8,000 - 8,999	2
7,000 - 7,999	2
6,000 - 6,999	1
5,000 - 5,999	2
4,000 - 4,999	2
3,000 - 3,999	5
2,000 - 2,999	6
1,000 - 1,999	10
Under 1,000	1
No loans	60
No response	2
Total	96

Mean . . . 4,601 baht for those reporting any loan

Median . . 2,850 baht for those reporting any loan